

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Amanda A. Angarita
DebtorCase No. 15-10693-elf
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 13

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db Amanda A. Angarita, 385 E. 16th Street, Apt. 2G, Brooklyn, NY 11226-5649
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14174978 +Thomas L. Lightner, Esquire, Lightner Law Offices, P.C., 4652 Hamilton Blvd.,
 Allentown, PA 18103-6021
 13502723 +U.S. Bank National Association, c/o Nationstar Mortgage, LLC, PO Box 619096,
 Dallas, TX 75261-9096
 13795818 +US Bank, NA as Legal Title Trustee for, Truman 2012 SC2 Title Trust,
 c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 07 2019 02:45:53 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13584792 +EDI: BANKAMER.COM Sep 07 2019 06:38:00 Bank of America, N.A., P.O. Box 5170,
 Simi Valley, CA 93062-5170
 13470737 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2019 02:45:32
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946
 13587803 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 07 2019 02:45:54
 The Bank of New York Mellon, Trustee (See B10), c/o Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

DANIEL BRETT SULLIVAN on behalf of Creditor U.S. Bank National Association
 BNCmail@w-legal.com, DanS@w-legal.com
 EMMANUEL J. ARGENTIEMI on behalf of Creditor US Bank, NA as Legal Title Trustee for Truman
 2016 SC6 Title Trust bk@rgalegal.com
 HARRY B. REESE on behalf of Creditor THE BANK OF NEW YORK MELLON harry.reese@pkallc.com,
 chris.amann@pkallc.com/nick.bracey@pkallc.com;jill@pkallc.com/samantha.gonzalez@pkallc.com;mary.r
 aynor-paul@pkallc.com/amanda.rauer@pkallc.com
 JILL MANUEL-COUGHILIN on behalf of Creditor The Bank of New York Mellon, Et Al...
 jill@pkallc.com,
 chris.amann@pkallc.com/nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
 ;mary.raynor-paul@pkallc.com/amanda.rauer@pkallc.com
 JILL MANUEL-COUGHILIN on behalf of Creditor THE BANK OF NEW YORK MELLON jill@pkallc.com,
 chris.amann@pkallc.com/nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
 ;mary.raynor-paul@pkallc.com/amanda.rauer@pkallc.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

KEVIN M. BUTTERY on behalf of Creditor U.S. Bank National Association kbuttery@rascrane.com
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC, et al pa-bk@logs.com
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC, et al pakb@logs.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trusteel13.com
ROBERT MICHAEL KLINE on behalf of Creditor Christiana Trust, a Division of Wilmington Savings
Fund Society, FSB, not in its Individual Capacity but as Trustee of ARLP Trust 5
Pacer@squirelaw.com, rmklinelaw@aol.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trusteel13.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
THOMAS L. LIGHTNER on behalf of Debtor Amanda A. Angarita tlightner@lightnerlaw.com,
sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com
THOMAS L. LIGHTNER on behalf of Plaintiff Amanda A. Angarita tlightner@lightnerlaw.com,
sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 17

Information to identify the case:

Debtor 1	<u>Amanda A. Angarita</u>	Social Security number or ITIN	xxx-xx-6230
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-10693-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amanda A. Angarita
aka Amanda Arias Angarita

9/5/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.